

B1 (Official Form 1)(04/13)

<b>United States Bankruptcy Court</b> <b>Eastern District of Virginia</b>		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): <b>Crosby, Martin D.</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Crosby, Patricia F.</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>AKA David Crosby</b>		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): <b>AKA Gail F. Crosby; AKA Patricia G. Crosby; AKA Patricia Gail Fletcher Crosby</b>
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) <b>xxx-xx-0507</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-6605</b>
Street Address of Debtor (No. and Street, City, and State): <b>10222 Sauna Drive</b> <b>North Chesterfield, VA</b> <div style="text-align: right; font-size: small;">ZIP Code <b>23236</b></div>		Street Address of Joint Debtor (No. and Street, City, and State): <b>10222 Sauna Drive</b> <b>North Chesterfield, VA</b> <div style="text-align: right; font-size: small;">ZIP Code <b>23236</b></div>
County of Residence or of the Principal Place of Business: <b>Chesterfield</b>		County of Residence or of the Principal Place of Business: <b>Chesterfield</b>
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
<b>Type of Debtor</b> (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
<b>Chapter 15 Debtors</b> Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	<b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 ( <i>amount subject to adjustment on 4/01/16 and every three years thereafter</i> ). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
<b>Statistical/Administrative Information</b> <b>*** Pia J. North 29672 ***</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
<b>Estimated Number of Creditors</b> <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
<b>Estimated Assets</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Crosby, Martin D.****Crosby, Patricia F.****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

**- None -**

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X /s/ Pia J. North****August 21, 2015**

Signature of Attorney for Debtor(s)

(Date)

**Pia J. North 29672****Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

# Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

**Crosby, Martin D.**

**Crosby, Patricia F.**

## Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Martin D. Crosby**

Signature of Debtor **Martin D. Crosby**

**X /s/ Patricia F. Crosby**

Signature of Joint Debtor **Patricia F. Crosby**

Telephone Number (If not represented by attorney)

**August 21, 2015**

Date

### Signature of Attorney\*

**X /s/ Pia J. North**

Signature of Attorney for Debtor(s)

**Pia J. North 29672**

Printed Name of Attorney for Debtor(s)

**North Law Bar# 29672**

Firm Name

**5913 Harbour Park Drive  
Midlothian, VA 23112**

Address

**Email: Help@PiaNorth.com**

**(804) 739-3700 Fax: (804) 739-2550**

Telephone Number

**August 21, 2015**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court  
Eastern District of Virginia**

In re **Martin D. Crosby  
Patricia F. Crosby**

Debtor(s)

Case No.  
Chapter

**13**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Martin D. Crosby  
Martin D. Crosby

Date: August 21, 2015

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court  
Eastern District of Virginia**

In re **Martin D. Crosby  
Patricia F. Crosby**

Debtor(s)

Case No.  
Chapter

**13**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

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*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Patricia F. Crosby  
Patricia F. Crosby

Date: August 21, 2015

Bank Of America  
Po Box 982235  
El Paso, TX 79998

Capital One - Best B  
Po Box 3253  
Carol Stream, IL 60197

Comenity Bank/talbot  
Po Box 182789  
Columbus, OH 43218

Bank of America  
Attn: Correspondence Unit/CA6-919-02-41  
Po Box 5170  
Simi Valley, CA 93062

Chesterfield County - PP Taxes  
Richard A. Cordle, Treasurer  
Post Office Box 26585  
Richmond, VA 23285-0088

Commonwealth of VA-Tax  
P.O. Box 2156  
Richmond, VA 23218-2156

Best Buy/cbna  
701 East 60th Street  
Sioux Falls, SD 57104

Citibank/Citgo Oil  
Po Box 6497  
Sioux Falls, SD 57117

Corporation Service Co. RegAg  
Bank of America Center, 16 Fl  
1111 East Main Street  
Richmond, VA 23219

Cabela's Club  
Po Box 82608  
Lincoln, NE 68521

Citibank/Citgo Oil  
Citicorp Credit Services/Attn:Centralize  
Po Box 790040  
St Louis, MO 63179

Discover Bank - Student loan  
Po Box 30948  
Salt Lake City, UT 84130

Capital One Na  
Po Box 30273  
Salt Lake City, UT 84130

Citibank/The Home Depot  
Po Box 6497  
Sioux Falls, SD 57117-6497

Discover Fin Svcs Llc  
Po Box 15316  
Wilmington, DE 19850

Capital One Na  
Attn: General Correspondence  
Po Box 30285  
Salt Lake City, UT 84130

Citibank/The Home Depot  
Citicorp Credit Svcs/Centralized Bankrup  
Po Box 790040  
Saint Louis, MO 63179

DSRM National Bank/Diamond Sha  
Pob 631  
Amarillo, TX 79101

Capital One  
Po Box 85015  
Richmond, VA 23285-5075

Comcast  
5401 Staples Mill Road  
Richmond, VA 23228

DSRM National Bank/Diamond Sha  
Po Box 631  
Amarillo, TX 79105

Capital One  
15000 Capital One Dr  
Richmond, VA 23238

Comenity Bank/gndrmtmc  
Po Box 182789  
Columbus, OH 43218

Eastern Account System INC.  
Attn: Bankruptcy Dept.  
Po Box 837  
Newtown, CT 06470

Capital One  
Attn: Bankruptcy  
Po Box 30285  
Salt Lake City, UT 84130

Comenity Bank/Inbryant  
4590 E Broad St  
Columbus, OH 43213

First Premier Bank  
3820 N Louise Ave  
Sioux Falls, SD 57107

Gemb/walmart Attn: Bankruptcy Po Box 103104 Roswell, GA 30076	Nordstrom FSB Attention: Account Services Po Box 6566 Englewood, CO 80155	Synchrony Bank/Banana Republic Po Box 965005 Orlando, FL 32896
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Horizon Fin 8585 Broadway #88 Merrillville, IN 46410	Paypal Buyer Credit PO Box 960080 Orlando, FL 32896	Synchrony Bank/Banana Republic Attention: Bankruptcy Po Box 103104 Roswell, GA 30076
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Internal Revenue Service Centralized Insolvency Unit P O Box 7346 Philadelphia, PA 19101-7346	Rbs Nb Cc 1000 Lafayette Blvd Bridgeport, CT 06604	Synchrony Bank/Chevron P.o Box 965015 Orlando, FL 32896
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Lenscrafters/GEGRB C/o P.o. Box 965036 Orlando, FL 32896-5036	Rbs Nb Cc 480 Jefferson Blvd. Mail Drop: RJE135 Warwick, RI 02886	Synchrony Bank/Chevron Attention: Bankruptcy Po Box 103104 Roswell, GA 30076
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Lenscrafters/GEGRB Attn: Bankruptcy Po Box 182686 Columbus, OH 43218	Sams Club / GEMB Po Box 965005 Orlando, FL 32896	Synchrony Bank/Lowes Po Box 965005 Orlando, FL 32896
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Macy's/dsnb 911 Duke Blvd Mason, OH 45040	Sams Club / GEMB Attention: Bankruptcy Department Po Box 103104 Roswell, GA 30076	Synchrony Bank/Lowes Attention: Bankruptcy Department Po Box 103104 Roswell, GA 30076
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Macy's/dsnb 9111 Duke Blvd Mason, OH 45040	Syncb/dicks Po Box 965005 Orlando, FL 32896	Synchrony Bank/Walmart Po Box 965024 Orlando, FL 32896
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Nationstar Mortgage LLC Po Box 199111 Dallas, TX 75235	Syncb/dicks Dc Po Box 965005 Orlando, FL 32896	Synchrony Bank/Walmart Attn: Bankruptcy Po Box 103104 Roswell, GA 30076
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Nationstar Mortgage LLC Attn: Bankruptcy 350 Highland Dr Lewisville, TX 75067	Synchrony Bank/ Old Navy Po Box 965005 Orlando, FL 32896	Talbots 175 Beal Street Hingham, MA 02043-1583
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Target Credit Card (TC)  
Po Box 673  
Minneapolis, MN 55440

Virginia Credit Union Reg. Agt  
Jane C. Watkins  
P.O. Box 90010  
Richmond, VA 23225-9010

Target Credit Card (TC)  
C/O Financial & Retail Services  
Mailstop BT P.O. Box 9475  
Minneapolis, MN 55440

Virginiacredit Union  
Po Box 6713  
Richmond, VA 23230

Target National Bank  
Po Box 673  
Minneapolis, MN 55440

Visa Dept. Stores  
Po Box 8218  
Mason, OH 45040

Texaco / Citibank  
Po Box 6497  
Sioux Falls, SD 57117

Visa Dept. Stores  
Attn: Bankruptcy  
Po Box 8053  
Mason, OH 45040

Texaco / Citibank  
Citicorp Credit Services/Attn: Centraliz  
Po Box 20507  
Kansas City, MO 64195

Us Bank  
Cb Disputes  
Saint Louis, MO 63166

Va Credit Union  
7500 Boulders View Drive  
Richmond, VA 23225

Va Credit Union  
P O Box 90010  
Richmond, VA 23225

Va Credit Union  
Po Box 90010  
Richmond, VA 23225

Virginia Credit Union -- VP  
Vice President  
7500 Boulders View Drive  
Richmond, VA 23225